



Order Filed on October 26, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:  
Debtor  
Paul Kim  
Young S Kim

Case No.: 18-15840-CMG

Hearing date:

Judge: Hon. Christine M. Gravelle, U.S.B.J.

### ORDER APPROVING LOAN MODIFICATION

The relief set forth on the following page is hereby **ORDERED**.

DATED: October 26, 2018

A handwritten signature in black ink, reading "Christine M. Gravelle".

Honorable Christine M. Gravelle  
United States Bankruptcy Judge

This matter having been brought to the Court on the motion of Justin M Gillman on behalf of the debtors seeking an Order Authorizing Entry of a Final Loan Modification Agreement concerning a mortgage on real property referenced on the loan modification attached to movant's motion, and the Court having considered the submissions; and parties having been given timely notice; and for good cause shown:

1. IT IS ORDERED Debtor is granted approval to enter into a final loan modification.
2. IT IS ORDERED If pre-petition arrears are capitalized into the loan modification, secured creditor shall amend its Proof of Claim within thirty (30) days of the date of this Order. Upon receipt of an amended Proof of Claim, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.
3. IT IS ORDERED If post-petition arrears are capitalized into the loan modification, secured creditor shall file an amended post-petition order within thirty (30) days of the date of this Order. Upon receipt of an amended post-petition order, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.
4. IT IS FURTHER ORDERED Debtors shall file an amended Schedule J and Modified Plan within twenty (20) days of this Order.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Paul Kim  
Young S Kim  
Debtors

Case No. 18-15840-CMG  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Oct 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2018.  
db/jdb +Paul Kim, Young S Kim, 1414 Suwanee Drive, North Brunswick, NJ 08902-1635

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 28, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Justin M Gillman on behalf of Debtor Paul Kim abgillman@optonline.net,  
r47252@notify.bestcase.com  
Justin M Gillman on behalf of Joint Debtor Young S Kim abgillman@optonline.net,  
r47252@notify.bestcase.com  
Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation  
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Richard James Tracy, III on behalf of Creditor M&T Bank rtracy@schillerknapp.com,  
tshariff@schillerknapp.com;kcollins@schillerknapp.com;ahight@schillerknapp.com;btate@schillerknapp.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6